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"It certainly has no equal for la grippe, bad colds, liver and stomach troubles. I firmly believe Black-Draught saved my little girl's life. When she had the measles, they went in on her, but one good dose of Thedford's Black-Draught made them break out, and she has had no more trouble. I shall never be without

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in my home." For constipation, indigestion, headache, dizziness, malaria, chills and fever, biliousness, and all similar ailments, Thedford's Black-Draught has proved itself a safe, reliable, gentle and valuable remedy.

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INSURANCE MONEY SHOULD BE INSURED

After It is Paid to Widows and Orphans to Protect It from Certain Promoters.

(BY ASSOCIATED PRESS)
NEW YORK, Dec. 11.—Insurance against get-rich-quick promoters and ignorant or designing friends, and the need of conserving policy proceeds after they have been paid over to widows, orphans and other beneficiaries, were urged by President Sylvester C. Dunham of the Travelers Insurance Company, of Hartford, Conn., in an address delivered today at the annual convention here of the Association of Life Insurance Presidents.

"Beneficiaries of life policies are usually persons of limited financial experience and the investment of money by an inexperienced person, and indeed by some not so inexperienced, is not always a simple and successful task," said Mr. Dunham. "Many such have found themselves embarrassed by sudden responsibility for the secure investment of a considerable sum of life insurance money and many have made such a failure of it that the utility of insurance has been doubted."

"How to make investments that will, with the greatest certainty and security, meet the designs of the insurer in providing for the continued support of those dependent upon him is the next important step in the advance of the institution known as life insurance. One of the most useful of several recent plans is the one by which the insurance company becomes bound to pay a stated monthly sum to the beneficiary for a stated term or for life."

"The hazard of inexperience has not been regarded as an insurable one and it was only as the exposure to waste became greater that the urgent necessity for protection arose. The activity of the irresponsible promoter is increasingly persistent and the value of his wares more or less definite ratio to the expansion of the market and his means for reaching it."

"The advantages of cheap postage are not to be undervalued, but cheap postage is one of the means that enables these adventurers to operate with economy and upon a large scale. Another is the large number of persons in moderate circumstances who take the bait because they are eager to increase their income. The get-rich-quick business has been so systematized in conformity with the tendency of modern affairs that no more ingenious plans are displayed than those used in the sale of gold bricks."

"Sucker lists" are common articles of merchandise on exchange and are a subject, I suppose, of current quotations among the fraternity. It is by their use that millions of persons are daily tempted by well-phrased books and circulars to invest in land enterprises in the desert or under water; oil wells and mines

Avoid Sedative Cough Medicines.

If you want to contribute directly to the occurrence of capillary bronchitis and pneumonia, use cough medicines that contain cocaine, morphine, heroin and other sedatives when you have a cough or cold. An expectorant like Chamberlain's Cough Remedy is what is needed. It cleans out the culture beds or breeding places for the germs of pneumonia and other germ diseases. That is why pneumonia never results from a cold when Chamberlain's Cough Remedy is used. It has a world wide reputation for its cures. It contains no morphine or other sedative for sale by all dealers.—Advertisement.

in regions where there is neither oil nor minerals within a hundred miles, and in water powers in a dry and thirsty land where no water is.

"There may be no simple way to abate the nuisance by excluding from the mails a vast amount of this contraband freight carried by the government at a loss, but it would seem to be the plain duty of the postal authorities to search diligently for such a way. The extent of mischief that should be prevented must be a matter of estimate because the only available statistics are those based upon the prosecution of parties making fraudulent use of the mails. It has been ascertained by the postoffice authorities that the proprietors of fraudulent schemes, put out of business during the year have obtained from the public no less than \$77,000,000.

"But this does not begin to set forth the extent of the evil. It covers only those cases that come to the attention of the department, presumably upon the complaint of victims, and of those, only such presented evidence that furnished hope of conviction. Many more were not detected, and a still greater number carry on their trade so adroitly and under such advice, purchased from unscrupulous lawyers, that they escape the clutches of the law. It would be moderate if I presume to multiply by ten the losses of \$77,000,000 traced by the postoffice department."

PUBLIC

(Continued from page one.)

The state departments of health cannot discharge their duties with great profit without the help of the county and municipal boards of health, and all of them to succeed in the broadest way must co-operate one with the other and all as a whole.

"The form which this co-operation should take is capable of endless variation and untold multiplicity, but the first and one of the most important single factors is in the collection of vital statistics. The registration area for deaths at present occupies only about two-thirds of our country. An endeavor is being made to establish a registration area for morbidity, and this is a most needed reform in public health administration."

"It is the great glory of the period in which we live that we have recognized our responsibility as our brother-keeper. That public official who brings physical salvation to his fellow man has gone a long way toward the promotion of the moral welfare and general happiness of the community. The worker in the field of sanitation does more for the moral uplift of the nation than any other official agency."

"Most of the states and many of the municipalities grant adequate public health authority to their officials. Practically all are willing to do so if the matter is placed before them in its true light. The great difficulty, however, lies in the securing of appropriations. It must be said that the education of the general public with regard to matters sanitary has not yet brought about a full realization of the interchangeability of public health and public wealth."

The Hub Photo Studio, Latstetter Building.

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